

Information to identify the case:

Debtor 1	<u>Mary Elizabeth Cameron</u>	Social Security number or ITIN	xxx-xx-9600
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10684-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Elizabeth Cameron

11/18/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mary Elizabeth Cameron
Debtor

Case No. 19-10684-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 18, 2024

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2024:

Recip ID	Recipient Name and Address
db	+ Mary Elizabeth Cameron, 350 W. North St., Mercer, PA 16137-1019
15083195	+ Alyk Oflazian/ KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15083196	+ Cap1/marcs, Po Box 30258, Salt Lake City, UT 84130-0258
15099078	+ District Court 35-3-01, 123 Market Street, Mercer, PA 16137-1034

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 19 2024 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2024 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 19 2024 04:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15083197	EDI: CAPITALONE.COM	Nov 19 2024 04:48:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15084689	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 18 2024 23:56:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
15099076	+ Email/Text: bankruptcy@cavps.com	Nov 18 2024 23:57:00	Calvary SPV I, LLC, 500 Summit Lake Dr., Suite 400, Valhalla, NY 10595-2321
15088586	EDI: CAPITALONE.COM	Nov 19 2024 04:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15118785	Email/PDF: bncnotices@becket-lee.com	Nov 19 2024 00:18:43	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15083198	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 18 2024 23:56:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15083202	EDI: CITICORP	Nov 19 2024 04:48:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
15099077	+ EDI: DISCOVER	Nov 19 2024 04:48:00	Discover/Option Card LLC, P.O. Box 71084, Charlotte, NC 28272-1084
15117718	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		

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		Nov 18 2024 23:56:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15083199	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 18 2024 23:56:00	First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
15099079	+ EDI: IRS.COM	Nov 19 2024 04:48:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
15083200	+ Email/Text: PBNCNotifications@perituservices.com	Nov 18 2024 23:56:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15083201	+ Email/Text: camanagement@mtb.com	Nov 18 2024 23:57:00	M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15114683	Email/Text: camanagement@mtb.com	Nov 18 2024 23:57:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15098056	+ EDI: AGFINANCE.COM	Nov 19 2024 04:48:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15083203	+ EDI: AGFINANCE.COM	Nov 19 2024 04:48:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15318960	Email/Text: peritus@ebn.phinsolutions.com	Nov 18 2024 23:57:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15121576	EDI: PRA.COM	Nov 19 2024 04:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15092400	EDI: PENNDEPTREV	Nov 19 2024 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15092400	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2024 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15083204	+ EDI: SYNC	Nov 19 2024 04:48:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15083205	+ EDI: SYNC	Nov 19 2024 04:48:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15083206	+ EDI: SYNC	Nov 19 2024 04:48:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15084082	^ MEBN	Nov 18 2024 23:56:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15084690	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
15099080	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15409291	##+	Principis Capital, 111 Town Square Place, Jersey City, NJ 07310-2768

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-1

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Mary Elizabeth Cameron gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5